Carefully consider the investment objectives, risks, charges and expenses of the underlying fund before you invest. This and other important information is contained in the prospectus, which should be read carefully before investing. You can request underlying fund prospectuses from the Vista 401(k) website at www.vista401k.com or call us at 866-325-1278. Please note that investing generally involves various kinds of risk – market, inflation, interest rate, volatility etc.. Your principal is not guaranteed, and there is no guarantee that investment objectives will be achieved.

Fund Company Fund Morningstar Category Expense 2016 Year Years Vears Date Date	Fund Performance Chart			Current Fund	YTD	Average Annual Performance				
TOTAL RETURNS (%) as of 10/31/16;1,3, 5, and 10 year returns are annualized.				Operating	October	1	3	5		Inception
International	Fund Company	Fund	Morningstar Category	Expense	2016	Year	Years	Years	10 Years	Date
American Funds EuroPacific Foreign Lg Growth 0.85% 2.9% 0.1 1.0 6.3 3.5 04/08/68/ 25mall Cap Stock Small Cap Index Small Blend 0.08% 6.9% 4.3 5.3 12.5 7.4 11/13/01 17.6 17.6 17.5	TOTAL RETURNS (%) as of 10/31/16;1,3, 5, and 10 ye	ar returns are annualized.							
Small Cap Stock Small Cap Index Small Blend 0.08% 6.9% 4.3 5.3 12.5 7.4 11/13/07	International									
Vanguard Small Cap Index Small Blend 0.08% 6.9% 4.3 5.3 12.5 7.4 11/13/07 1.7	American Funds	EuroPacific	Foreign Lg Growth	0.85%	2.9%	0.1	1.0	6.3	3.5	04/06/84
T.Rowe Price Small-Cap Stock Small Growth 0.91% 6.5% 5.0 5.1 12.5 8.2 12/31/51/51 NIGCAP Stock NIGCAP Growth 0.91% 0.2% 0.8 7.8 1.17 6.2 12/28/91 Naguard Mid Cap Index Mid Cap Blend 0.99% 0.5% 3.0 7.6 13.0 7.5 11/12/01 Naguard Mid Cap Index Mid Cap Blend 0.99% 0.5% 3.0 7.6 13.0 7.5 11/12/01 Naguard Mid Cap Index Mid Cap Blend 0.99% 0.0% 5.5% 3.0 7.6 13.0 7.5 11/12/01 Naguard Nig Cap Index Nig Cap Blend 0.64% 8.8% 6.0 8.2 13.0 6.1 01/01/32 Naguard Nig Cap Blend 0.64% 8.8% 6.0 8.2 13.0 6.1 01/01/32 Naguard Nig Cap Blend 0.99% 0.0% 0.0% 0.1 8.9 14.5 8.5 03/31/01 Naguard Nig Cap Blend 0.91% 6.7% 6.1 8.6 12.9 7.0 12/30/91 Naguard Institutional Index Fund Large Blend 0.91% 6.7% 6.1 8.6 12.9 7.0 12/30/91 Naguard Institutional Index Fund Naguard Nig Status Index Fund Nig Cap Blend N	Small Cap Stock									
Mid Cap Stock Fidelity Growth Strategies Mid Cap Growth 0.91% 0.2% -0.8 7.8 11.7 6.2 12/28/97 20 20 20 20 20 20 20 2	Vanguard	Small Cap Index	Small Blend	0.08%	6.9%	4.3	5.3	12.5	7.4	11/13/00
Fidelity Growth Strategies Mid Cap Growth 0.91% 0.2% 0.8 7.8 11.7 6.2 12/28/98/ Vanguard Mid Cap Index Mid Cap Blend 0.09% 5.5% 3.0 7.6 13.0 7.5 11/12/07 11/12/07 13.0 13.0 7.5 11/12/07 13.0 13	T.Rowe Price	Small-Cap Stock	Small Growth	0.91%	6.5%	5.0	5.1	12.5	8.2	12/31/59
Vanguard Mid Cap Index Mid Cap Blend 0.09% 5.5% 3.0 7.6 13.0 7.5 11/12/00 Large Cap Stock Large Blend 0.64% 8.8% 6.0 8.2 13.0 6.1 01/01/33 T.Rowe Price Blue Chip Growth Large Blend 0.99% 8.0 6.0 8.2 13.0 6.1 01/01/33 T.Rowe Price Blue Chip Growth Large Blend 0.91% 6.7% 6.1 8.6 12.9 7.0 12/30/93 Vanguard Institutional Index Fund Large Blend 0.91% 6.7% 6.1 8.6 12.9 7.0 12/30/93 Vanguard Institutional Index Large Blend 0.91% 6.7% 4.5 6.4 9.2 6.3 12/01/03 Vanguard Balanced Index 50% to 70% Equity 0.18% 5.7% 4.5 6.4 9.2 6.3 12/01/03 Vanguard Wellington Admiral 30% to 50% Equity 0.18% 5.7% 4.5 6.4 <t< td=""><td>Mid Cap Stock</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Mid Cap Stock									
Large Cap Stock	Fidelity	Growth Strategies	Mid Cap Growth	0.91%	0.2%	-0.8	7.8	11.7	6.2	12/28/90
American Funds Investment Company of America Large Blend 0.64% 8.8% 6.0 8.2 13.0 6.1 01/01/35 T.Rowe Price Blue Chip Growth Large Growth 0.99% 0.0% -0.1 8.9 14.5 8.5 03/31/01 T.Rowe Price Dividend Growth Large Blend 0.91% 6.7% 6.1 8.6 12.9 7.0 12/30/95 Vanguard Institutional Index Fund Large Blend 0.04% 5.8% 4.5 8.8 13.5 6.7 07/31/95 Vanguard Balanced Index Fund 30% to 50% Equity 0.18% 5.7% 4.5 6.4 9.2 6.3 12/01/01 Vanguard Wellesley Admiral 30% to 50% Equity 0.18% 6.4% 5.0 6.6 9.8 6.8 12/31/55 Vanguard Wellington Admiral 50% to 70% Equity 0.18% 6.4% 5.0 6.6 9.8 6.8 12/31/55 Vanerican Funds 2010 Target Date Retire Tgt Date 2000-2010 0.52% 6.3% 4.7 4.8 7.0 N/A 02/01/01 American Funds 2020 Target Date Retire Tgt Date 2015 0.52% 6.6% 4.3 5.1 8.7 N/A 02/01/01 American Funds 2025 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/01 American Funds 2035 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.1 5.7 10.5 N/A 02/01/01 American Funds 2035 Target Date Retire Tgt Date 2035 0.56% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2035 Target Date Retire Tgt Date 2035 0.56% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2040 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2040 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2040 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/01 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.8 0.7 0.7 0.7	Vanguard	Mid Cap Index	Mid Cap Blend	0.09%	5.5%	3.0	7.6	13.0	7.5	11/12/01
TRowe Price Blue Chip Growth Large Growth 0.99% 0.0% 0.1 8.9 14.5 8.5 03/31/01	Large Cap Stock									
T.Rowe Price Dividend Growth Large Blend D.91% 6.7% 6.1 8.6 12.9 7.0 12/30/93	American Funds	Investment Company of America	Large Blend	0.64%	8.8%	6.0	8.2	13.0	6.1	01/01/34
Vanguard Institutional Index Fund Large Blend 0.04% 5.8% 4.5 8.8 13.5 6.7 07/31/9/8 Balanced Vanguard Balanced Index 50% to 70% Equity 0.08% 5.7% 4.5 6.4 9.2 6.3 12/01/07 Vanguard Wellesley Admiral 30% to 50% Equity 0.18% 7.5% 6.7 6.2 7.7 6.9 10/3/88 Vanguard Wellington Admiral 50% to 70% Equity 0.18% 6.4% 5.0 6.6 9.8 6.8 12/31/55 Mixed Asset Target Details 50% to 70% Equity 0.18% 6.4% 5.0 6.6 9.8 6.8 12/31/55 Mixed Asset Target Details 50% to 70% Equity 0.18% 6.4% 5.0 6.6 9.8 6.8 8.12/31/55 Mixed Asset Target Details 50% 6.6% 4.7 4.8 7.8 N/A 02/01/01 American Funds 2010 Target Date Retire	T.Rowe Price	Blue Chip Growth	Large Growth	0.99%	0.0%	-0.1	8.9	14.5	8.5	03/31/00
Palanced	T.Rowe Price	Dividend Growth	Large Blend	0.91%	6.7%	6.1	8.6	12.9	7.0	12/30/92
Vanguard Balanced Index 50% to 70% Equity 0.08% 5.7% 4.5 6.4 9.2 6.3 12/01/01	Vanguard	Institutional Index Fund	Large Blend	0.04%	5.8%	4.5	8.8	13.5	6.7	07/31/90
Vanguard Wellesley Admiral 30% to 50% Equity 0.18% 7.5% 6.7 6.2 7.7 6.9 10/03/88 Vanguard Wellington Admiral 50% to 70% Equity 0.18% 6.4% 5.0 6.6 9.8 6.8 12/31/58 Mixed Asset Target Date Embody American Funds 2010 Target Date Retire Tgt Date 2000-2010 0.52% 6.3% 4.7 4.8 7.0 N/A 02/01/01 American Funds 2015 Target Date Retire Tgt Date 2020 0.52% 6.3% 4.7 4.8 7.8 N/A 02/01/01 American Funds 2020 Target Date Retire Tgt Date 2020 0.52% 5.6% 4.3 5.1 8.7 N/A 02/01/01 American Funds 2030 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/01 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/0	Balanced									
Vanguard Wellington Admiral 50% to 70% Equity 0.18% 6.4% 5.0 6.6 9.8 6.8 12/31/55 Mixed Asset Target Date American Funds 2010 Target Date Retire Tgt Date 2000-2010 0.52% 6.3% 4.7 4.6 7.0 N/A 02/01/07 American Funds 2015 Target Date Retire Tgt Date 2020 0.52% 6.2% 4.7 4.8 7.8 N/A 02/01/07 American Funds 2020 Target Date Retire Tgt Date 2020 0.52% 5.6% 4.3 5.1 8.7 N/A 02/01/07 American Funds 2025 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/07 American Funds 2035 Target Date Retire Tgt Date 2035 0.56% 5.4% 4.0 5.7 10.5 N/A 02/01/07 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.6% 4.1 5.7 10.5 N/A 02/01/07 Ameri	Vanguard	Balanced Index	50% to 70% Equity	0.08%	5.7%	4.5	6.4	9.2	6.3	12/01/00
Mixed Asset Target Date American Funds 2010 Target Date Retire Tgt Date 2000-2010 0.52% 6.3% 4.7 4.6 7.0 N/A 02/01/07 American Funds 2015 Target Date Retire Tgt Date 2015 0.52% 6.2% 4.7 4.8 7.8 N/A 02/01/07 American Funds 2020 Target Date Retire Tgt Date 2020 0.52% 5.6% 4.3 5.1 8.7 N/A 02/01/07 American Funds 2025 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/07 American Funds 2035 Target Date Retire Tgt Date 2030 0.56% 5.4% 4.0 5.7 10.5 N/A 02/01/07 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/07 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/07 <	Vanguard	Wellesley Admiral	30% to 50% Equity	0.18%	7.5%	6.7	6.2	7.7	6.9	10/03/89
American Funds 2010 Target Date Retire Tgt Date 2000-2010 0.52% 6.3% 4.7 4.6 7.0 N/A 02/01/07 American Funds 2015 Target Date Retire Tgt Date 2015 0.52% 6.2% 4.7 4.8 7.8 N/A 02/01/07 American Funds 2020 Target Date Retire Tgt Date 2020 0.52% 5.6% 4.3 5.1 8.7 N/A 02/01/07 American Funds 2025 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/07 American Funds 2030 Target Date Retire Tgt Date 2030 0.56% 5.4% 4.0 5.7 10.5 N/A 02/01/07 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/07 American Funds 2040 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.1 5.7 10.6 N/A 02/01/07 American Funds 2050 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A<	Vanguard	Wellington Admiral	50% to 70% Equity	0.18%	6.4%	5.0	6.6	9.8	6.8	12/31/59
American Funds 2015 Target Date Retire Tgt Date 2015 0.52% 6.2% 4.7 4.8 7.8 N/A 02/01/07 American Funds 2020 Target Date Retire Tgt Date 2020 0.52% 5.6% 4.3 5.1 8.7 N/A 02/01/07 American Funds 2025 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/07 American Funds 2030 Target Date Retire Tgt Date 2030 0.56% 5.4% 4.0 5.7 10.5 N/A 02/01/07 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/07 American Funds 2040 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/07 American Funds 2040 Target Date Retire Tgt Date 2040 0.58% 5.6% 4.1 5.7 10.7 N/A 02/01/07 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/07 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 Date 2050 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 Date 2050 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 Date 2050 Date 2050 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 Date 2050 Date	Mixed Asset Targe	t Date								
American Funds 2020 Target Date Retire Tgt Date 2020 0.52% 5.6% 4.3 5.1 8.7 N/A 02/01/01/01 American Funds 2025 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/01/01 American Funds 2030 Target Date Retire Tgt Date 2030 0.56% 5.4% 4.0 5.7 10.5 N/A 02/01/01/01 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/01/01 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.6% 4.1 5.7 10.6 N/A 02/01/01/01 American Funds 2040 Target Date Retire Tgt Date 2040 0.58% 5.6% 4.1 5.7 10.7 N/A 02/01/01/01 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/01/01 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01/01 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01/01/01/01/01/01/01/01/01/01/01/01/	American Funds	2010 Target Date Retire	Tgt Date 2000-2010	0.52%	6.3%	4.7	4.6	7.0	N/A	02/01/07
American Funds 2025 Target Date Retire Tgt Date 2025 0.55% 5.7% 4.2 5.4 9.9 N/A 02/01/07 American Funds 2030 Target Date Retire Tgt Date 2030 0.56% 5.4% 4.0 5.7 10.5 N/A 02/01/07 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/07 American Funds 2040 Target Date Retire Tgt Date 2040 0.58% 5.6% 4.1 5.7 10.7 N/A 02/01/07 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/07 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 American Century Government Bond Intermediate Govmt 0.47% 3.4% 2.9 2.4 1.7 4.1 05/16/8/4 American Century Inflation-Adjusted Bond Inflation Protected 0.47% 6.8% 5.6 1.5 0.9 4.0 02/10/97 Fidelity Advisor Total Bond Intermediate Term 0.50% 7.5% 6.0 3.9 3.7 5.1 10/15/07 Cash/Money Market Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 07/13/8/Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond	American Funds	2015 Target Date Retire	Tgt Date 2015	0.52%	6.2%	4.7	4.8	7.8	N/A	02/01/07
American Funds 2030 Target Date Retire Tgt Date 2030 0.56% 5.4% 4.0 5.7 10.5 N/A 02/01/01 American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2040 Target Date Retire Tgt Date 2040 0.58% 5.6% 4.1 5.7 10.7 N/A 02/01/01 American Funds 2040 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/01 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01 American Century Government Bond Intermediate Govmt 0.47% 3.4% 2.9 2.4 1.7 4.1 05/16/80 American Century Inflation-Adjusted Bond Inflation Protected 0.47% 6.8% 5.6 1.5 0.9 4.0 02/10/91 Fidelity Advisor Total Bond Intermediate Term 0.50% 7.5% 6.0 3.9 3.7 5.1 10/15/01 Cash/Money Market Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 07/13/81 Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond	American Funds	2020 Target Date Retire	Tgt Date 2020	0.52%	5.6%	4.3	5.1	8.7	N/A	02/01/07
American Funds 2035 Target Date Retire Tgt Date 2035 0.58% 5.5% 4.1 5.7 10.6 N/A 02/01/01 American Funds 2040 Target Date Retire Tgt Date 2040 0.58% 5.6% 4.1 5.7 10.7 N/A 02/01/01 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/01 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01 Date 2050 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01 Date 2050 Date 2050 Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01 Date 2050 Date	American Funds	2025 Target Date Retire	Tgt Date 2025	0.55%	5.7%	4.2	5.4	9.9	N/A	02/01/07
American Funds 2040 Target Date Retire Tgt Date 2040 0.58% 5.6% 4.1 5.7 10.7 N/A 02/01/07 American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/07 American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/07 Bond American Century Government Bond Intermediate Govmt 0.47% 3.4% 2.9 2.4 1.7 4.1 05/16/80 American Century Inflation-Adjusted Bond Inflation Protected 0.47% 6.8% 5.6 1.5 0.9 4.0 02/10/97 Fidelity Advisor Total Bond Intermediate Term 0.50% 7.5% 6.0 3.9 3.7 5.1 10/15/07 Cash/Money Market Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 <t< td=""><td>American Funds</td><td>2030 Target Date Retire</td><td>Tgt Date 2030</td><td>0.56%</td><td>5.4%</td><td>4.0</td><td>5.7</td><td>10.5</td><td>N/A</td><td>02/01/07</td></t<>	American Funds	2030 Target Date Retire	Tgt Date 2030	0.56%	5.4%	4.0	5.7	10.5	N/A	02/01/07
American Funds 2045 Target Date Retire Tgt Date 2045 0.60% 5.5% 4.0 5.8 10.7 N/A 02/01/01/01/01/01/01/01/01/01/01/01/01/01/	American Funds	2035 Target Date Retire	Tgt Date 2035	0.58%	5.5%	4.1	5.7	10.6	N/A	02/01/07
American Funds 2050 Target Date Retire Tgt Date 2050 0.60% 5.5% 4.1 5.8 10.8 N/A 02/01/01/02/02/02/02/02/02/02/02/02/02/02/02/02/	American Funds	2040 Target Date Retire	Tgt Date 2040	0.58%	5.6%	4.1	5.7	10.7	N/A	02/01/07
American Century Government Bond Intermediate Govmt 0.47% 3.4% 2.9 2.4 1.7 4.1 05/16/80	American Funds	2045 Target Date Retire	Tgt Date 2045	0.60%	5.5%	4.0	5.8	10.7	N/A	02/01/07
American Century Government Bond Intermediate Govmt 0.47% 3.4% 2.9 2.4 1.7 4.1 05/16/80 American Century Inflation-Adjusted Bond Inflation Protected 0.47% 6.8% 5.6 1.5 0.9 4.0 02/10/93 Fidelity Advisor Total Bond Intermediate Term 0.50% 7.5% 6.0 3.9 3.7 5.1 10/15/03 Cash/Money Market Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 07/13/8 Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6	American Funds	2050 Target Date Retire	Tgt Date 2050	0.60%	5.5%	4.1	5.8	10.8	N/A	02/01/07
American Century Inflation-Adjusted Bond Inflation Protected 0.47% 6.8% 5.6 1.5 0.9 4.0 02/10/97 Fidelity Advisor Total Bond Intermediate Term 0.50% 7.5% 6.0 3.9 3.7 5.1 10/15/07 Cash/Money Market Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 07/13/8 Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6	Bond									
Fidelity Advisor Total Bond Intermediate Term 0.50% 7.5% 6.0 3.9 3.7 5.1 10/15/02/02/02/02/02/02/02/02/02/02/02/02/02/	American Century	Government Bond	Intermediate Govmt	0.47%	3.4%	2.9	2.4	1.7	4.1	05/16/80
Cash/Money Market Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 07/13/8 Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6	_	Inflation-Adjusted Bond	Inflation Protected	0.47%	6.8%	5.6	1.5	0.9	4.0	02/10/97
Cash/Money Market Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 07/13/8* Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6	Fidelity Advisor	Total Bond	Intermediate Term	0.50%	7.5%	6.0	3.9	3.7	5.1	10/15/02
Vanguard Federal Money Market Money Market 0.11% 0.3% 0.3 0.1 0.1 0.9 07/13/8 Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6	•	et								
Broad Base Benchmarks S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6			Money Market	0.11%	0.3%	0.3	0.1	0.1	0.9	07/13/81
S & P 500 TR USD 5.9% 4.5 8.8 13.6 6.7 Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6		·								
Barclays US Aggregate Bond 5.0% 4.4 3.5 2.9 4.6					5.9%	4.5	8.8	13.6	6.7	
		gate Bond								
Sources, www.morningstar.com website 17/04/2010 and direct reports from the rund Companies.			and direct reports from the	Fund Compa						

There are no sales (front-end load), transfer or surrender charges for any of the Vista 401(k) funds. If the fund normally charges such a fee to the public, they have been waived to Vista 401(k) participants.

Each mutual fund assesses a fee, which is a percentage of the total assets that they have under management. This fee, known as the Annual Fund Operating Expense, is comprised of Management fees, Distribution and/or Service (12b-1) fees and Other expenses. The fees shown in this column are expressed as a percentage of assets on an annual basis, i.e. 0.85% of assets. Fund expenses expressed in this table are sourced from www.morningstar.com, and verified annually through the fund prospectus.

Disclosure:

- 1. All performance information reflects that the fund's front-end or deferred charges, if any, have been waived.
- 2. Performance data represents past results and does not guarantee future results.

For further information, refer to the www.vista401k.com website for additional fund information. You may also call the Vista 401(k) Plan toll free at 866-325-1278 to speak to a Retirement Services Team representative and obtain the most recent month end returns.